

1 **IN THE CLAIMS**

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3 --1. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,
4 said credit line being apportionable to specific credit transactions, and wherein at least a portion of said
5 credit line is reserved for emergency purchases.

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7 2. **(Original)** A credit card system according to claim 1, wherein said transactions are telephone
8 transactions.

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10 3. **(Original)** A credit card system according to claim 1, wherein said transactions are internet
11 transactions.

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13 4. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,
14 said credit line being apportionable to specific vendors, and wherein at least a portion of said credit line
15 is reserved for emergency purchases.

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17 5. **(Original)** A credit card system according to claim 4, wherein said vendor sells via telephone.

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19 6. **(Original)** A credit card system according to claim 4, wherein said vendor sells via the Internet.

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21 7. **(Currently Amended)** An improved credit card system comprising an apportioned credit line,

1 said credit line being apportionable to specific credit amounts, and wherein at least a portion of said
2 credit line is reserved for emergency purchases.

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4 8. **(Original)** A credit card system according to claim 7, wherein said credit amount represents a
5 sub-account provided to a child.

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7 9. **(Original)** A credit card system according to claim [4]7, wherein said credit amount represents a
8 sub-account provided to a traveler.